

ACCOUNT RECONCILIATION PLAN

UNPAID ONLY

- PAID ONLY
- CONSOLIDATED

PAYOUT ONLY

- OUTSTANDING ITEMS ONLY ON THIS REPORT
- PAID ITEMS ONLY ON THIS REPORT
- PAID & OUTSTANDING CHECKS ON SAME REPORT

1 = CHECK PAID THIS PERIOD; NO OUTSTANDING MASTER RECEIVED.
2 = CHECK VOIDED; OUTSTANDING MASTER REMOVED. NOT ADDED TO TOTALS.
3 = CHECK PAID PREVIOUS PERIOD; OUTSTANDING MASTER STILL NOT RECEIVED.

4 = STOP PAYMENT IN EFFECT; CHECK HAS NOT BEEN PRESENTED.
5 = STOP PAYMENT IN EFFECT; CHECK PRESENTED AND RETURNED.

OUTSTANDING ITEMS ONLY ON PAID & OUTSTANDING

ACCOUNT RECONCILIATION PLAN

TYPE OF REPORT

UNPAID ONLY
PAID ONLY
CONSOLIDATE

EXPLANATION OF CODES

ACCOUNT RECONCILIATION PLAN

TYPE OF REPORT

TYPE OF RETURN

- IN-HAND ONLY
- FED ONLY
- CONSOLIDATED
- SPECIAL
- OUTSTANDING ITEMS ONLY ON THIS REPORT
- PAID ITEMS ONLY ON THIS REPORT
- PAID & DUSTAMPING CHECKS ON SAME REPORT
- OFF-CYCLE REPORT REQUEST

1 - CHECK PAID THIS PERIOD; NO OUTSTANDING MASTER RECEIVED.
2 - CHECK YESTD; OUTSTANDING MASTER REMOVED; NOT ADDED TO TOTALS.
3 - CHECK PAID PREVIOUS PERIOD; OUTSTANDING MASTER STILL NOT RECEIVED.

1. STOP PAYMENT IN EFFECT: CHECK HAS NOT BEEN PRESENTED.
2. STOP PAYMENT IN EFFECT: CHECK PRESENTED AND RETURNED.
3. FORCED POSTED ITEM DUPLICATE OR NO SERIAL #.

100

ACCOUNT RECONCILIATION PLAN

BANK NO.	CHECK ACCOUNT NO.	W.R. GRACE & CO. - CONN.						DATE PAID	PAGE
		CHECK NUMBER	PAID	DATE PAID	SEQUENCE NUMBER	CHECK NUMBER	PAID		
1	2079900005600	28029	00 040301	28079	00 040301	28129	00 040301	00 040301	5
		28030	00 040301	28080	00 040301	28130	00 040301	00 040301	
		28031	00 040301	28081	00 040301	28131	00 040301	00 040301	
		28032	00 040301	28082	00 040301	28132	00 040301	00 040301	
		28033	00 040301	28083	00 040301	28133	00 040301	00 040301	
		28034	00 040301	28084	00 040301	28134	00 040301	00 040301	
		28035	00 040301	28085	00 040301	28135	00 040301	00 040301	
		28036	00 040301	28086	00 040301	28136	00 040301	00 040301	
		28037	00 040301	28087	00 040301	28137	00 040301	00 040301	
		28038	00 040301	28088	00 040301	28138	00 040301	00 040301	
		28039	00 040301	28089	00 040301	28139	00 040301	00 040301	
		28040	00 040301	28090	00 040301	28140	00 040301	00 040301	
		28041	00 040301	28091	00 040301	28141	00 040301	00 040301	
		28042	00 040301	28092	00 040301	28142	00 040301	00 040301	
		28043	00 040301	28093	00 040301	28143	00 040301	00 040301	
		28044	00 040301	28094	00 040301	28144	00 040301	00 040301	
		28045	00 040301	28095	00 040301	28145	00 040301	00 040301	
		28046	00 040301	28096	00 040301	28146	00 040301	00 040301	
		28047	00 040301	28097	00 040301	28147	00 040301	00 040301	
		28048	00 040301	28098	00 040301	28148	00 040301	00 040301	
		28049	00 040301	28099	00 040301	28149	00 040301	00 040301	
		28050	00 040301	29100	00 040301	28150	00 040301	00 040301	
		28051	00 040301	28101	00 040301	28151	00 040301	00 040301	
		28052	00 040301	28102	00 040301	28152	00 040301	00 040301	
		28053	00 040301	28103	00 040301				
		28054	00 040301	28104	00 040301				
		28055	00 040301	28105	00 040301				
		28056	00 040301	28106	00 040301				
		28057	00 040301	28107	00 040301				
		28058	00 040301	28108	00 040301				
		28059	00 040301	28109	00 040301				
		28060	00 040301	28110	00 040301				
		28061	00 040301	28111	00 040301				
		28062	00 040301	28112	00 040301				
		28063	00 040301	28113	00 040301				
		28064	00 040301	28114	00 040301				
		28065	00 040301	28115	00 040301				
		28066	00 040301	28116	00 040301				
		28067	00 040301	28117	00 040301				
		28068	00 040301	28118	00 040301				
		28069	00 040301	28119	00 040301				
		28070	00 040301	28120	00 040301				
		28071	00 040301	28121	00 040301				
		28072	00 040301	28122	00 040301				
		28073	00 040301	28123	00 040301				
		28074	00 040301	28124	00 040301				
		28075	00 040301	28125	00 040301				
		28076	00 040301	28126	00 040301				
		28077	00 040301	28127	00 040301				
		28078	00 040301	28128	00 040301				

TYPE OF DEFENDANT

TYPE OF REPURCHASE

- OUTSTANDING ITEMS ONLY ON THIS REPORT
- PAID ITEMS ONLY ON THIS REPORT
- PAID & OUTSTANDING CHECKS ON SAME REPORT
- PAID & OUTSTANDING CHECKS ON OTHER REPORT
- CONSOLIDATED REPORT
- RECONSOLIDATED REPORT

1 : CHECK PAID THIS PERIOD; NO OUTSTANDING MASTER RECEIVED.
 2 : CHECK VOIDED; OUTSTANDING MASTER REMOVED; NOT ADDED TO TOTALS.
 3 : CHECK PAID PREVIOUS PERIOD; OUTSTANDING MASTER STILL NOT RECEIVED.
 MEMO ONLY; NOT ADDED TO TOTALS

EXPLANATION OF CODES

 4 : STOP PAYMENT IN EFFECT; CHECK HAS NOT BEEN PRESENTED.
 5 : STOP PAYMENT IN EFFECT; CHECK PRESENTED AND RETURNED.
 6 : FORGED/POSTED ITEM DUPLICATED OR NO SERIAL #.
 7 : MISCELLANEOUS

4 = STOP PAYMENT IN EFFECT; CHECK HAS NOT BEEN PRESENTED.
5 = STOP PAYMENT IN EFFECT; CHECK PRESENTED AND RETURNED.
6 = FORGED, POSTED ITEM, DUPLICATE OR NO SERIAL #.

ACCOUNT RECONCILIATION PLAN

TYPE OF REPORT	W. R. GRACE & CO. - CONN.			DATE PAID	SEQUENCE NUMBER	CHECK NUMBER	DATE PAID	SEQUENCE NUMBER	CHECK NUMBER	DATE PAID	SEQUENCE NUMBER
	BANK NO.	CUST. ACCOUNT NO.	PAID ONLY								
CHECK NUMBER	PAID	PAID	PAID	PAID	PAID	PAID	PAID	PAID	PAID	PAID	PAID
33032	36.59	111901	12508945								
33033	80.49	111501	12023445								
33034	34.87	111601	14325241								
33035											
33036	15.00	112001	18414966								
33037	25.00	111501	17209081								
33038	25.00	112801	17743005								
33039	24.00	112001	15327210								
33040	100.00	110801	12616699								
33041	35.00	112301	17454381								
33042	29.95	112101	18491996								
33043											
33044	85.08	111501	14091974								
33045	18.00	112101	15562467								
33046	61.15	112001	11952722								
33047	65.34	111901	14450334								
33048	51.30	112001	15326948								
33049	99.98	112001	16379513								
33050	91.72	112001	18346092								
33051	98.15	111901	14451893								
33052	49.77	111901	14451282								
33053	50.00	112301	14091428								
33054	50.00	112301	14091427								
33055	75.00	111901	14451076								
33056	31.00	111901	14451077								
33057	65.00	112601	14685430								
33058	39.13	112101	15562449								
33059	73.91	112601	17471655								
33060	70.15	112101	18535386								
33061											
33062	100.00	112301	18667364								
TOTAL O/S			TOTAL PAID								
			2102.71	3651							
			850.07	97GT							

TYPE OF REPORT

- * OUTSTANDING ITEMS ONLY ON THIS REPORT
- * PAID ONLY
- * PAID ONLY CONSIDERED
- * PAID ONLY SPECIAL
- * PAID & OUTSTANDING CHECKS ON SAME REPORT
- * PAID & OUTSTANDING REQUEST
- * OFF-CYCLE REPORT REQUEST

EXPLANATION OF CODES

- 1 : CHECK PAID THIS PERIOD, NO OUTSTANDING MATER RECEIVED
- 2 : CHECK VOIDED DUE TADING MATER REMOVED, NOT ADDED TO TOTALS
- 3 : CHECK PREVIOUS RECORDS FOR THIS OUTSTANDING MATER
- 4 : STOP PAYMENT IN EFFECT, CHECK HAS NOT BEEN PRESENTED
- 5 : STOP PAYMENT IN EFFECT, CHECK PRESENTED AND RETURNED
- 6 : FORGED POSTED ITEM DUPLICATE OR NO SERIAL
- M : MISSING OUTSTANDING ITEM



CIVIC BANK
COMMERCIAL
DEPARTMENT

PAGE 1

ACCOUNT # 1550205736
STATEMENT PERIOD 10-31-01 TO 11-30-01
ENCLOSURES

W R GRACE & COMPANY
ATTN:PAUL MILLIKEN
62 WHITTEMORE AVENUE
CAMBRIDGE MA 02140

PARTICIPATE IN OUR 17TH ANNUAL SURVEY OF BAY AREA
BUSINESSES AND BECOME ELIGIBLE TO WIN ONE OF SEVERAL
PRIZES. CONTACT STEVE TESSLER AT 510-530-6666 OR
STEVE.TESSLER@CIVICBANK.COM FOR DETAILS

155020 573 6 COMMERCE ANALYZED.

PREVIOUS BALANCE	10-31-01	20,162.62
+DEPOSITS/CREDITS		.00
-CHECKS/DEBITS		.00
-SERVICE CHARGE		.00
+INTEREST PAID		.00
CURRENT BALANCE		20,162.62
DAYS IN STATEMENT PERIOD	30	

* - - - - - DAILY BALANCE SUMMARY - - - - - *
 DATE BALANCE DATE BALANCE DATE BALANCE
 10-31 20162.62

END OF STATEMENT

**RECONCILING YOUR ACCOUNT/
A STEP-BY-STEP PROCESS**

- Subtract from your checkbook balance the total of maintenance charges, any other bank charges and any automatic withdrawals/payments not previously deducted.

- Add to your checkbook balance any automatic deposits, interest paid and any other deposits not recorded.

- Your checks are listed on the front of this statement in check number sequence or in date paid sequence if the check number is not available. An asterisk (*) indicates missing check number(s).

- Automated Teller Withdrawals are listed in date paid sequence.
- Check off each check and automated teller withdrawal listed on your check register or stubs.
- List in the space provided all outstanding checks and automated teller withdrawals. Add these and enter total.

- Enter the ending balance as shown on the front of this statement.
- Add all deposits which are not shown on this statement.

SUBTOTAL

- Enter total of outstanding checks/automated teller withdrawals described in (2) above and subtract from the sub-total.

TOTAL

**THIS TOTAL SHOULD AGREE WITH
YOUR CHECKBOOK BALANCE**

**OUTSTANDING CHECKS/
AUTOMATED TELLER
WITHDRAWALS**

ITEM NO.	AMOUNT
TOTAL	

➤		
(+)		
(+)		
➤		
(-)		
➤		

- Check to make sure last month's statement was balanced properly.
- Review for errors all additions and subtractions as well as balances forward correctly on your checkbook register.
- Are there any outstanding transactions from prior statements?
- Are all deposits (including Automatic Deposits) shown in the "Deposits" and "Other Credits" sections on this statement entered in your checkbook?
- Compare the amount of each transaction listed on this statement against the amounts shown in your checkbook.

- CivicBank accrues interest on your daily collected balance. Your average collected balance during this statement period is disclosed on the front of this statement.

**IF YOU HAVE QUESTIONS
ABOUT THIS STATEMENT PLEASE CALL**

Telephone us at (510) 836-6500, or (800) 649-5595 or write us at CivicBank of Commerce, 2101 Webster Street, Oakland, California 94612 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts, POS and foreign transactions) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

This statement shall be considered correct and CivicBank of Commerce shall not be liable for any discrepancies if not reported to the bank within 60 days from the date this statement was mailed or made available for pick-up. Response time for reporting errors or inquiries regarding electronic fund transfers shall be as separately disclosed. All items deposited are subject to receipt of final payment.

Use of deposited funds may be restricted for a period of time until the funds are verified and collected. Interest begins to accrue on all interest earning accounts when deposited funds have been collected.



STATEMENT OF ACCOUNTS

PAGE 1 OF 1

005121-7666

STATEMENT DATE

11/30/01

Questions?

Call our Business
Banking Center at
1-800-FLEET-BIZ
(1-800-353-3824)

Cash Reserve Payment

156

C

W R GRACE & CO
CONSTRUCTION PRODUCTS DIVISION
ZERO BALANCE HOURLY PAYROLL A/
ATTN WILLIAMS PORCELLO
55 HAYDEN AVE
LEXINGTON MA 02421

CY

0 ENCLOSED ITEMS

Please remit to:
FLEET BANK
Cash Reserve
PO Box 150452
Hartford, CT. 06115-04

detach

CHECKING	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	CHECKS, WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
005121-7666	3274.02	.00	.00	.00	.00	3274.02

ACCOUNT NO. 005121-7666 COMMERCIAL CHECKING
BUSINESS BANKING CENTER ACCESS CODE 4230

PERIOD 11/01/01 THROUGH 11/30/01

NO ACTIVITY THIS STATEMENT PERIOD

~~use of an address change. If you are planning to move, please advise us five days in advance by calling Fleet Telephone Banking at 1-800-841-4000 or (177 TTY 1-500-637-4031) or by visiting your local Branch. You may also write to us at: Fleet Bank, Mail Stop: PA EH 0801NR, 1 Fleet Way, Scranton, PA 18605.~~

... have developed this check reconciliation form to help you balance your statement and your checkbook register. It's easy to use.

- In your checkbook register, mark off each deposit, withdrawal, and check reported in this statement.
 - Be sure to write all transfers in your checkbook register, including automatic deposits, automatic payments, or transfers you made between accounts.
 - Be sure to add interest or dividends that you earned as listed in this statement.

1. Your ending balance for this statement _____ + \$6 _____

2. List deposits and credits that are not listed on this statement.

Date *Amount* *Date* *Amount*

2 66

3. Subtotal by adding 1 and 2. 3 6

4. List outstanding checks, transfers, withdrawals, or Fleet SELECT purchases that don't appear on this statement.

5. Subtract 4 from 3. This should match your checkbook register balance.

- If your account does not balance --- check the following carefully

 - Have you correctly entered the amount of each check in your checkbook?
 - Do the amounts of your deposits entered in your checkbook agree with your statement?
 - Have all checks been deducted from your checkbook balance?
 - Have you deducted all bank charges from your checkbook balance?
 - Have you added interest earned on your NOW account?
 - Have you carried the correct balance forward from one checkbook stub to the next?
 - Have you checked all additions and subtractions in your checkbook?

In Case of Errors or Questions About Your Cash Reserve Account: Contact us promptly if you think your bill is wrong or if you need more information about a transaction on your statement. We must hear from you no later than 60 days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, however, in order to protect your rights, your request must be in writing.

- Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error or why you need more information.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question. Write to us at Fleet Bank, Cash Reserve Dept., NY UT 35402F, 5701 Horatio Street, Utica, NY 13502.

BALANCE SUBJECT TO FINANCIAL CHANGE

Cash Reserve Account. We compute the finance charge on your account for the statement period by applying your monthly periodic rate or your daily periodic rate, whichever applies to the "average daily balance". To get the "average daily balance", we take the beginning principal balance on your account each day, add new advances and subtract payments and credits. Then we add up the daily balances for the statement period and divide by the number of days in the period. The "finance charge" is computed by multiplying the daily periodic rate by the average daily balance times the number of days in the statement period. All finance charges and "Other Charges" (except the annual membership fee), are excluded from the calculation. We treat the annual membership fee as an advance and add it to the balance starting with the statement period following the monthly statement on which the fee first appears.

Information About Making Cash Reserve Line of Credit Payments. To be credited on the date of receipt, your payment must be received at the appropriate address by 3:00 p.m. on a business day. Payments received at the appropriate address after 3:00 p.m. will be credited on the next business day. Payments made at any other location will be credited promptly, but there may be a delay of up to 5 business days. For Fleet Bank (CT), Cash Reserve, P.O. Box 40000, Dept. 602, Hartford, CT 06151-0602; for Fleet Bank of Maine, Cash Reserve, P.O. Box 40000 Dept #871, Portland, ME 04162-0400; for Fleet Bank-NH, Cash Reserve, P.O. Box 40000, Dept. #869, Hartford, CT 06151-0869 for Fleet Bank (MA), Cash Reserve, P.O. Box 150482, Hartford, CT 06115-0482; for Fleet Bank (RI), Cash Reserve, P.O. Box 40000, Dept #870 Hartford, CT 06151-0870; for Fleet Bank (FL), Cash Reserve, P.O. Box 40000, Dept #730, Hartford, CT 06151-0730; for Fleet Bank (NJ), Cash Reserve, P.O. Box 150482, Hartford, CT 06115-0482; for Fleet Bank (NY) - Long Island, Cash Reserve, P.O. Box 150486, Hartford, CT 06115-0486; for Fleet Bank (NY) Buffalo, Cash Reserve, P.O. Box 150451, Hartford, CT 06115-0451; for Fleet Bank (NY) - Upstate, Cash Reserve, P.O. Box 150455, Hartford, CT 06115-0455.

Notice of Right to Cancel Life Insurance. Credit Insurance is voluntary and you have the right to cancel it at any time. Requests for cancellation must be in writing and signed by all insured parties. The request should be mailed to: Fleet Retail Loan Services, P.O. Box 3032, Utica, New York 13504. The cancellation will be effective the date the request is received at the above address.

In Case of Errors or Questions About Your Electronic Funds Transfers: Telephone or write at the address and telephone number shown below as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the EFT transaction on which the error or question arises.

- Indicate which account number you think the error or problem appears.
Indicate the account number.
Indicate the account number.
Describe the error and explain why you believe there is an error or why you need more information.

We will investigate your complaint to resolution and will correct any error promptly. If we take more than 10 business days (10 calendar days, if you are a Fleet Bank of Massachusetts customer), to do this we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

By Telephone:

200 Watanabe

321-4421-1807-601-0000-1777-00-0000

First Bank, Economic Banking, Mail Stop: 31 DE 03002E, 125 DuPont Drive, Providence, RI 02907

◎ 精英OUT 领悟平凡 陈振江◎著

If you believe that your bank has failed to provide you with accurate information about any of your deposit or credit accounts to the credit bureaus, such notices should be sent to us in writing at Fleet Bank, Room 100, One Fleet Center, 100 Summer Street, Boston, MA 02111.

Flannery, FOIO, Special Hearing Committee

The information stated above does not apply to our International Private Banking and Business Customers.

CRP921.33

PAGE	1			
BANK NO.	156 TEAM NO.	000	OUTSTANDING	SETTLEMENT REPORT
PREVIOUS OUTSTANDING	ACCOUNT NO.	0051217666	W R GRACE & CO.	B501P
+ NEW ISSUES			2,964.48	
+ PAID-NO-ISSUES			.00	
+ STOPS REMOVED			.00	
- STOP PAYMENTS			.00	
- CANCELLATIONS			.00	
- PREV PNT ISSUE RECVD			.00	
- PREV STOP ISSUE RECVD			.00	
- PREV CANCEL ISS RECVD			.00	
- PAID CHECKS			.00	
- PREV O/S DELETED			.00	
NEW OUTSTANDING			2,964.48	

DATE 12/03/01
AS OF 11-30-01

CRP920, 31

BANK NO.		156 TEAM NO.		000		RECONCILIATION REPORT			
		ACCOUNT NO.		0051217666		W R GRACE & CO.		B50LP REPORT	
C	SERIAL	CHECK AMOUNT	DATE PAID	DATE PAID	SEQ NO.	PAYEE IDENTIFICATION	C SERIAL IDENTIFICATION	D NUMBER	CHECK AMOUNT PAID O/S
D	NUMBER	PAID	O/S	ISSUED					DATE PAID ISSUED
3	900000				010501	352224276			SEQ NO.
3	900001				010901	32641676			PAYEE IDENTIFICATION
3	900002				010901	36192384			AS OF 11-30-01
3	900003				012201	54501348			DATE 12/03/01
3	900004				012301	34175253			PAGE 1
3	900005				011101	34736335			
3	900006				062601	32106999			
3	900007				070901	30727494			
3	900008				070201	36196049			
3	900009				062901	35082988			
3	900011				062701	41601616			
3	900012				062701	36643836			
3	900013				071801	41292432			
3	900014				062601	32077674			
3	900015				070301	31022332			
3	900016				062701	34238533			
3	900017				062701	32309356			
3	900018				070501	56308804			
3	900019				062701	67517615			
3	900020				070201	66708037			
					Paid	0.00	GT		

CRP920c. \$1

RECONCILIATION REPORT									
BANK NO.	156 TEAM NO.	000	ACCOUNT NO.	0051217666	W R GRACE & CO.	B501P	REPORT	UNPAID ONLY	
C SERIAL D NUMBER	CHECK AMOUNT PAID	DATE PAID O/S	DATE PAID ISSUED	SEQ NO.	PAYEE IDENTIFICATION	C SERIAL D NUMBER	DATE PAID O/S	CHECK AMOUNT PAID	DATE PAID ISSUED
348391	393.75			061898					
353843	4.43	12.77	12.77	111298	YH2				
356366	2.45			111298	YH2				
356728	7.33			011499	YH2				
358216	102.65			012899	YH2				
358284	102.65			030599	YH2				
358290	102.65			030599	YH2				
358302	102.66			030599	YH2				
360444	.63			050699	TES, KENNETH W				
360590	.01			050699	YH2, INGRAM, ODIS				
361187	5.75			052799	YLES, GERALD L				
361694	80.53			061099	DMAN, MAURICE				
363223	6.13			071599	EEKS, MICHAEL W				
363459	493.85			072299	OSBY, RUSSELL D				
363831	1.29			080599	TES, KENNETH W				
364767	25.08			090299	HERS, MARK A				
365082	402.98			090999	EDER, RTCKIE O				
365213	483.20			090999	CKER, CRAIG WALT				
365569	.88			092399	TES, KENNETH W				
367966	1.36			120299	YLES, GERALD L				
368201	20.14			120999	DMAN, MAURICE				
369447	.19			011300	ANKLIN, TIMOTHY				
371663	535.89			031600	AWFORD, FLOYD R				
373470	.32			051800	ERBERT, JAMES				
377776	74.91			100500	DMAN, MAURICE				
O/S	2,964.48				26GT				

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RECONCILIATION REPORT									
BANK NO.	156 TEAM NO.	000	ACCOUNT NO.	0051217666	W R GRACE & CO.	8501P	REPORT	CONSOLIDATED	
C SERIAL D NUMBER	CHECK AMOUNT PAID	DATE PAID O/S	DATE PAID ISSUED	SEQ NO.	PAYEE IDENTIFICATION	C SERIAL NUMBER	CHECK AMOUNT PAID O/S	DATE PAID ISSUED	SEQ NO. PAYEE IDENTIFICATION
348391	393.75	4.43	061898	YH2					
353843	111298	111298	011499	YH2					
353846	12.77	111298	012899	YH2					
356366	2.45	012899	030599	YH2					
356728	7.33	030599	030599	YH2					
358216	102.65	030599	030599	YH2					
358284	102.65	030599	030599	YH2					
358290	102.65	030599	030599	YH2					
358302	102.66	030599	050699	TES, KENNETH W					
360664	.63	050699	050699	YH2, INGRAM, ODIS					
360590	.01	050699	052799	YLE, GERALD L					
361187	5.75	052799	061099	DMAN, MAURICE					
361694	80.53	061099	071599	Eeks, MICHAEL W					
363223	6.13	071599	072299	OSBY, RUSSELL D					
363459	493.85	072299	080599	TES, KENNETH W					
363831	1.29	080599	090299	HERS, MARK A					
364767	25.08	090299	090999	EDER, RICKIE O					
365082	402.98	090999	090999	CKER, CRAIG WALT					
365213	483.20	090999	092399	TES, KENNETH W					
365569	.88	092399	120299	YLE, GERALD L					
367966	1.36	120299	120999	DMAN, MAURICE					
368201	20.14	120999	011300	ANKLIN, TIMOTHY					
369447	.19	011300	031600	AWFORD, FLOYD R					
371663	535.89	031600	051800	ERBERT, JAMES					
373470	.32	051800	100500	DMAN, MAURICE					
377776	74.91	100500	35224276						
3 900000		010501	322641676						
3 900001		010901	36192384						
3 900002		010901	564501348						
3 900003		012201	34115253						
3 900004		012301	35736335						
3 900005		011101	32106999						
3 900006		062601	30727494						
3 900007		070901	36196049						
3 900008		070201	355082988						
3 900009		062901	31022332						
3 900011		062701	36238583						
3 900012		062701	32309356						
3 900013		071601	36643836						
3 900014		062601	41292432						
3 900015		070501	32077674						
3 900016		062701	66708037						
3 900017		062701	0.00	0 GT					
3 900018		070501							
3 900019		062701							
3 900020		070201							
3 900020	2,964.48	26GT	PAID						

CRP9204-65

PAGE 2
DATE 12/03/01
AS OF 11-30-01

BANK NO. 156 TEAM NO. 000 DIAGNOSTIC SUMMARY REPORT
ACCOUNT NO. 0051217666 W R GRACE & CO. B501P REPORT PAID ONLY

TYPE OF REPORT

- UNPAID ONLY - OUTSTANDING ITEMS, STOPS, AND CANCELS ARE ON THIS REPORT
PAID ONLY - PAID ITEMS ONLY ON THIS REPORT
CONSOLIDATED - PAID, OUTSTANDING, STOP, AND CANCELLED ITEMS ARE ON REPORT
SPECIAL - OFF-CYCLE REPORT PER REQUEST

EXPLANATION OF CODES

- 1 = CHECK PAID THIS PERIOD. NO ISSUE RECEIVED (IPNI)
2 = CURRENT ITEM CANCELLED THIS PERIOD
3 = CHECK PAID IN PREVIOUS PERIOD. ISSUE STILL NOT RECEIVED. MEMO ONLY. NOT ADDED INTO TOTALS
4 = STOP PAYMENT IN EFFECT. CHECK HAS NOT BEEN PRESENTED
5 = STOP PAYMENT IN EFFECT. CHECK HAS BEEN PRESENTED AND RETURNED
6 = FORCED PAID ITEM - DUPLICATE
7 = STOP PAYMENT IN EFFECT. OUTSTANDING CANCELLED. CHECK HAS NOT BEEN PRESENTED
8 = STOP PAYMENT IN EFFECT. OUTSTANDING CANCELLED. CHECK HAS BEEN PRESENTED AND RETURNED
*** = RANGE ACCOUNT ONLY. CHECK OUTSTANDING FOR THIS PERIOD

**Commercial Checking**

01

2079900065006 005 145

59 0

479

W R GRACE & CO - CONN
ATTN: DEBBIE DAVIES
7500 GRACE DRIVE
COLUMBIA, MD 21044

CB

Commercial Checking

11/01/2001 thru 11/30/2001

Account number: 2079900065006
Account holder(s): W R GRACE & CO - CONN

Taxpayer ID Number: 135114230

Account Summary

Opening balance 11/01	\$0.00
Deposits and other credits	106,137.11 +
Checks	106,137.11 -
Closing balance 11/30	\$0.00

Deposits and Other Credits

Date	Amount	Description
11/01	4,117.07	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/02	626.86	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/05	56.00	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/13	5,326.08	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/14	6,538.38	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/15	38,737.36	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/16	11,939.56	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/19	6,358.43	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/20	2,668.97	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/21	19,912.85	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/23	2,195.15	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/26	1,080.00	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO

Deposits and Other Credits continued on next page.



Commercial Checking

02

2079900065006 005 145

59 0

480

Deposits and Other Credits *continued*

Date	Amount	Description
11/28	3,948.40	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/29	55.00	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
11/30	2,577.00	ZBA TRANSFER CREDIT TRANSFER FROM 2000000282172 W.R. GRACE & CO
Total	\$106,137.11	

Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
0326	1,162.00 ✓	11/30	0424	283.50	11/21	0445	45.00	11/19
0366*	262.37 ✓	11/01	0425	1,023.17	11/16	0446	900.00	11/19
0394*	3,460.00 ✓	11/01	0426	205.00	11/26	0447	1,431.70	11/21
0398*	206.00 ✓	11/01	0427	3,654.00	11/16	0448	2,290.00	11/20
0401*	365.50 ✓	11/02	0428	30.91	11/19	0449	25.00	11/20
0402	56.00 ✓	11/05	0429	29.10	11/20	0450	178.00	11/20
0405*	151.36 ✓	11/02	0430	201.60	11/19	0451	349.87	11/20
0406	188.70 ✓	11/01	0431	5,623.13	11/14	0452	89.65	11/28
0410*	110.00	11/02	0432	61.18	11/15	0453	280.15	11/23
0411	37.25	11/15	0433	915.25	11/14	0454	765.70	11/21
0414*	250.00	11/16	0434	328.25	11/16	0455	2,844.50	11/21
0415	148.00	11/21	0435	850.00	11/26	0456	1,473.00	11/23
0416	10.00	11/13	0437*	28,700.75	11/15	0457	3,985.34	11/16
0417	311.00	11/19	0438	14,141.45	11/21	0458	599.00	11/28
0418	2,698.80	11/16	0439	243.00	11/19	0461*	1,151.00	11/30
0419	3,840.92	11/19	0440	62.00	11/21	0462	264.00	11/30
0420	9,931.00	11/15	0441	300.00	11/19	0464*	90.00	11/28
0421	58.00	11/21	0442	5,316.08	11/13	0465	55.00	11/29
0422	28.00	11/19	0443	442.00	11/23	0466	3,169.75	11/28
0423	458.00	11/19	0444	7.18	11/15	Total	\$106,137.11	

* Indicates a break in check number sequence

Daily Balance Summary

Dates	Amount	Dates	Amount	Dates	Amount
11/01	0.00	11/15	0.00	11/23	0.00
11/02	0.00	11/16	0.00	11/26	0.00
11/05	0.00	11/19	0.00	11/28	0.00
11/13	0.00	11/20	0.00	11/29	0.00
11/14	0.00	11/21	0.00	11/30	0.00



Commercial Checking

03

2079900065006 005 145

59 0

481

Customer Service Information

For questions about your statement or billing errors, contact us at:

Phone number

Address

**Business Checking, CheckCard & Loan Accounts
Commercial Checking & Loan Accounts
TDD (For the Hearing Impaired)**

**1-800-566-3862
1-800-222-3862
1-800-835-7721**

FIRST UNION NATIONAL BANK
CHARLOTTE NC 28288-0851

To Balance Your Account

1. Compare your account register to your account statement for unrecorded transactions (such as ATM, CheckCard, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below.

 2. Write in the closing balance shown on the front of account statement.

 3. Write in any deposits you have made since the date of this statement.

 4. Add together amounts listed above in steps 2 and 3.

 5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here.

 6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above.

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 1-800-222-3862 or write to us at FIRST UNION, POST OFFICE BOX 563966, CHARLOTTE NC 28256-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- yes, the FICO statement on which the error or problem appeared.

 1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.

3. Tell us the dollar amount of the suspected error.
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

FIRST UNION
FULL RECONCILEMENT BALANCE SHEET

W R GRACE CO-CONN
ATTN: MARY BOUCHARD
62 WHITTEMORE AVE

004

ACCOUNT NUMBER: 2079920005761

CAMBRIDGE MA 02140

RECONCILEMENT OF DEBITS

CUTOFF DATE: 11/30/01

CHECKS PAID ON RECONCILIATION REPORTS	+ 13,646,385.53
MISCELLANEOUS DEBITS	+ 21,043,297.41
CREDIT ADJUSTMENTS	+ .00
MISCELLANEOUS ADJUSTMENTS	+/- .00
DEBIT ADJUSTMENTS	- .93
TOTAL DEBITS THIS RECONCILEMENT PERIOD	= 34,689,682.01
TOTAL DEBITS FROM BANK STATEMENT	= 34,689,682.01

OUTSTANDING SETTLEMENT

PREVIOUS OUTSTANDING BALANCE	6,571,549.00
STOPS REMOVED	+ .00
O/S AMOUNT CHANGES	+/- .00
O/S DELETIONS	- .00
TOTAL ADJUSTMENTS TO PREVIOUS OUTSTANDING	+/- .00
NEW ISSUES RECEIVED	+ 12,439,433.85
MANUAL ISSUES	+ .00
REJECTED ISSUES	- .00
NEXT PERIOD ISSUES	- .00
TOTAL ISSUES	+ 12,439,433.85
CANCELLED ISSUES	- 28,625.44
STOPPED ISSUES	- 52,886.60
ADDITIONAL ADJUSTMENTS	- .00
CHECKS PAID-NO-ISSUE	+ .00
CHECKS PAID THIS PERIOD	,46,155.50
ISSUES RC'D FOR PREV PNI	- .00
TOTAL PAID CHECKS MATCHED TO	- 13,646,385.53
TOTAL OUTSTANDING THIS RECONCILEMENT	= 5,283,085.28
TOTAL OUTSTANDING FROM RECONCILEMENT REPORTS	= 5,283,085.28

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT
COMMERCIAL CUSTOMER SERVICE AT 1-800-222-3862.

TEAM NO. 004